

# HOUSE BILL No. 1192

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## DIGEST OF INTRODUCED BILL

**Citations Affected:** IC 27-7-5.1; IC 34-6-2; IC 34-30-29.

**Synopsis:** Uninsured motorist damages. Specifies that an insurer may not pay noneconomic damages on a motor vehicle insurance claim for a loss incurred by an uninsured motorist who is at least 18 years of age. Provides that a person who sustained bodily injury or property damage as the result of a motor vehicle accident but who was an uninsured motorist at the time of the accident may not recover noneconomic damages for the person's bodily injury or property damage from another person who was operating another motor vehicle when that other motor vehicle was involved in the accident unless a person other than the uninsured motorist is convicted of a crime in connection with the accident.

**Effective:** July 1, 2015.

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**Mahan, Lehman, Judy, Austin**

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January 12, 2015, read first time and referred to Committee on Insurance.

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First Regular Session of the 119th General Assembly (2015)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2014 Regular Session and 2014 Second Regular Technical Session of the General Assembly.

## HOUSE BILL No. 1192

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A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

*Be it enacted by the General Assembly of the State of Indiana:*

1       SECTION 1. IC 27-7-5.1 IS ADDED TO THE INDIANA CODE  
2       AS A **NEW** CHAPTER TO READ AS FOLLOWS [EFFECTIVE  
3       JULY 1, 2015]:

4       **Chapter 5.1. Miscellaneous Motor Vehicle Insurance Provisions**

5       **Sec. 1. As used in this chapter, "financial responsibility" means**  
6       **the ability to respond in damages as described in IC 9-25-2-3.**

7       **Sec. 2. As used in this chapter, "motor vehicle insurance policy"**  
8       **means a policy that provides the kind of coverage described in**  
9       **Class 2(f) of IC 27-1-5-1.**

10       **Sec. 3. (a) As used in this chapter, "noneconomic damages"**  
11       **means costs for the following:**

- 12           (1) Physical and emotional pain and suffering.  
13           (2) Physical impairment.  
14           (3) Emotional distress.  
15           (4) Mental anguish.



(5) Disfigurement.

(6) Loss of enjoyment.

(7) Loss of companionship, services, and consortium.

(8) Any other nonpecuniary loss proximately caused by a motor vehicle accident.

(b) The term does not include costs for the following:

(1) Treatment and rehabilitation.

(2) Medical expenses.

(3) Loss of economic or educational potential.

(4) Loss of productivity.

(5) Absenteeism.

(6) Support expenses.

(7) Accidents or injury.

(8) Any other pecuniary loss proximately caused by a motor vehicle accident.

Sec. 4. As used in this chapter, "uninsured motorist" means the owner of a motor vehicle for which financial responsibility is not in effect as required by IC 9-25-4, regardless of whether the owner is operating the motor vehicle at the time of an accident.

Sec. 5. An insurer may not pay noneconomic damages on a claim for coverage under a motor vehicle insurance policy issued by the insurer if the claim is for coverage for a loss incurred by an uninsured motorist.

Sec. 6. (a) Section 5 of this chapter does not apply to a claim for coverage for a loss incurred by an uninsured motorist who is less than eighteen (18) years of age.

(b) Section 5 of this chapter does not apply if a person other than the uninsured motorist:

(1) operates a motor vehicle involved in the accident; and

(2) is convicted of a crime in connection with the accident.

SECTION 2. IC 34-6-2-84 IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2015]: Sec. 84. "Motor vehicle", for purposes of IC 34-30-29 and IC 34-40-4, has the meaning set forth in IC 9-13-2-105(a).

SECTION 3. IC 34-6-2-87.7 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2015]: Sec. 87.7. "Noneconomic damages", for purposes of IC 34-30-29, has the meaning set forth in IC 34-30-29-2.

SECTION 4. IC 34-6-2-144.8 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2015]: Sec. 144.8. "Uninsured motorist", for purposes of IC 34-30-29, has the meaning set forth in IC 27-7-5.1-4.



SECTION 5. IC 34-30-29 IS ADDED TO THE INDIANA CODE  
AS A NEW CHAPTER TO READ AS FOLLOWS [EFFECTIVE  
JULY 1, 2015]:

**Chapter 29. Immunity From Liability to Uninsured Motorist**

**Sec. 1. (a) This chapter applies to a civil action brought to  
recover damages for:**

**(1) injury to or the death of a person; or**

**(2) damage to property;**

**resulting from a motor vehicle accident.**

**(b) This chapter does not apply to a civil action brought to  
recover damages for injury, death, or property damage that is  
caused intentionally.**

**Sec. 2. (a) As used in this chapter, "noneconomic damages"  
means costs for the following:**

**(1) Physical and emotional pain and suffering.**

**(2) Physical impairment.**

**(3) Emotional distress.**

**(4) Mental anguish.**

**(5) Disfigurement.**

**(6) Loss of enjoyment.**

**(7) Loss of companionship, services, and consortium.**

**(8) Any other nonpecuniary loss proximately caused by a  
motor vehicle accident.**

**(b) The term does not include costs for the following:**

**(1) Treatment and rehabilitation.**

**(2) Medical expenses.**

**(3) Loss of economic or educational potential.**

**(4) Loss of productivity.**

**(5) Absenteeism.**

**(6) Support expenses.**

**(7) Accidents or injury.**

**(8) Any other pecuniary loss proximately caused by a motor  
vehicle accident.**

**Sec. 3. (a) A person who:**

**(1) sustained bodily injury or property damage as the result  
of a motor vehicle accident; and**

**(2) was an uninsured motorist at the time of the motor vehicle  
accident;**

**may not recover noneconomic damages for the person's bodily  
injury or property damage from another person who was  
operating another motor vehicle when that other motor vehicle was  
involved in the motor vehicle accident.**



1           **(b) The personal representative of a person who:**

2               **(1) died as the result of a motor vehicle accident; and**

3               **(2) was an uninsured motorist at the time of the motor vehicle**  
4               **accident;**

5           **may not recover noneconomic damages under IC 34-23-1 for the**  
6           **person's death from another person who was operating another**  
7           **motor vehicle when that other motor vehicle was involved in the**  
8           **motor vehicle accident.**

9           **Sec. 4. (a) Section 3(a) of this chapter does not apply to a person**  
10           **who was less than eighteen (18) years of age at the time of the**  
11           **motor vehicle accident.**

12           **(b) Section 3(b) of this chapter does not apply to the personal**  
13           **representative of a person who was less than eighteen (18) years of**  
14           **age at the time of the motor vehicle accident.**

15           **(c) This chapter does not apply if a person other than the**  
16           **uninsured motorist:**

17               **(1) operates a motor vehicle involved in the accident; and**

18               **(2) is convicted of a crime in connection with the accident.**

